

Reviewed Consolidated Segment Wise Results for the Quarter ended 30th June 2024

Particulars	Quarter Ended			(Rs. in Crores)
	30.06.2024 (Reviewed)	31.03.2024 (Audited)	30.06.2023 (Reviewed)	Year ended 31.03.2024 (Audited)
Part A. Business Segments				
I. Segment Revenue				
(a) Treasury Operations	4 163.90	3 918.15	3 923.10	15 616.08
(b) Corporate / Wholesale Banking	5 857.04	5 896.29	5 118.26	22 165.82
(c) Retail Banking	6 726.43	6 840.17	5 557.40	24 927.68
(i) Digital Banking Segment	0.16	0.11	0.00	0.18
(ii) Other Retail Banking Segment	6 726.27	6 840.06	5 557.40	24 927.50
(d) Other Banking operations	370.39	410.88	322.67	1 522.10
Total	17 117.76	17 065.49	14 921.43	64 231.68
Less : Inter segment Revenue	0.00	0.00	0.00	0.00
Income from operations	17 117.76	17 065.49	14 921.43	64 231.68
II. Segment Results				
(a) Treasury Operations	1 528.73	1 241.89	1 645.17	5 658.69
(b) Corporate / Wholesale Banking	1 317.95	1 349.28	1 151.61	5 046.07
(c) Retail Banking	1 490.87	1 530.01	1 221.00	5 545.69
(i) Digital Banking Segment	(0.04)	(0.03)	(0.06)	(0.27)
(ii) Other Retail Banking Segment	1 490.91	1 530.04	1 221.06	5 545.96
(d) Other Banking Operations	186.49	207.80	140.31	687.67
Total	4 524.04	4 328.98	4 158.09	16 938.12
Add: (i) Other Un-allocable Income	154.07	36.16	125.81	293.37
(ii) Exceptional item	0.00	0.00	0.00	0.00
Less: (i) Minority Interest	0.97	0.86	0.52	3.11
(ii) Other Un-allocated Expenditure (includes Provision & contingencies)	1 261.11	1 250.78	1 743.58	5 894.46
III. Total Profit Before Tax	3 416.03	3 113.50	2 539.80	11 333.92
Less : Provisions for taxation	845.63	817.89	690.12	2 914.51
IV. Profit after tax	2 570.40	2 295.61	1 849.68	8 419.41
V. Other Information				
Segment Assets				
(a) Treasury Operations	2 30 768.84	2 33 839.17	2 09 888.43	2 33 839.17
(b) Corporate / Wholesale Banking	2 60 287.60	2 59 620.22	2 35 949.92	2 59 620.22
(c) Retail Banking	2 98 483.94	2 91 324.65	2 55 689.45	2 91 324.65
(i) Digital Banking Segment	13.36	9.88	1.86	9.88
(ii) Other Retail Banking Segment	2 98 470.58	2 91 314.77	2 55 687.59	2 91 314.77
(d) Other Banking Operations	3 220.43	3 053.67	2 846.94	3 053.67
(e) Unallocated Corporate Assets	7 064.94	7 871.11	9 074.04	7 871.11
Total	7 99 825.75	7 95 708.82	7 13 448.78	7 95 708.82
Segment Liabilities				
(a) Treasury Operations	2 13 154.09	2 16 613.46	1 95 218.45	2 16 613.46
(b) Corporate / Wholesale Banking	2 40 419.66	2 40 495.35	2 19 458.39	2 40 495.35
(c) Retail Banking	2 75 700.45	2 69 864.28	2 37 818.25	2 69 864.28
(i) Digital Banking Segment	13.40	10.15	1.92	10.15
(ii) Other Retail Banking Segment	2 75 687.05	2 69 854.13	2 37 816.33	2 69 854.13
(d) Other Banking Operations	1 232.46	1 229.62	1 211.51	1 229.62
(e) Unallocated Corporate Liabilities	6 489.63	7 257.91	8 405.82	7 257.91
(f) Capital, Reserves and Surplus	62 829.46	60 248.20	51 336.36	60 248.20
Total	7 99 825.75	7 95 708.82	7 13 448.78	7 95 708.82
VI. Capital Employed				
(Segment Assets - Segment Liabilities)				
(a) Treasury Operations	17 614.75	17 225.71	14 669.98	17 225.71
(b) Corporate / Wholesale Banking	19 867.94	19 124.87	16 491.53	19 124.87
(c) Retail Banking	22 783.49	21 460.37	17 871.20	21 460.37
(i) Digital Banking Segment	(0.04)	(0.27)	(0.06)	(0.27)
(ii) Other Retail Banking Segment	22 783.53	21 460.64	17 871.26	21 460.64
(d) Other Banking Operations	1 987.97	1 824.05	1 635.43	1 824.05
(e) Unallocated	575.31	613.20	668.22	613.20
Total	62 829.46	60 248.20	51 336.36	60 248.20



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(Rs. in Crores)

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	30.06.2024 (Reviewed)	31.03.2024 (Audited)	30.06.2023 (Reviewed)	31.03.2024 (Audited)
Part B - Geographic Segments				
I. Revenue				
(a) Domestic Operations	16 509.19	16 458.98	14 565.10	62 168.23
(b) Foreign Operations	608.57	606.51	356.33	2 063.45
Total	17 117.76	17 065.49	14 921.43	64 231.68
II. Assets				
(a) Domestic Operations	7 58 987.70	7 56 854.91	6 83 371.46	7 56 854.91
(b) Foreign Operations	40 838.05	38 853.91	30 077.32	38 853.91
Total	7 99 825.75	7 95 708.82	7 13 448.78	7 95 708.82

Notes: 1. Segment revenue and expenses have been apportioned on the basis of Segment assets, wherever direct allocation is not possible.
2. Figures of previous periods have been regrouped/ reclassified wherever considered necessary to conform to current period classification.
3. As per RBI Circular DOR.AUT.REC.12/22.01.001/2022-23 dated April 07, 2022 on 'Establishment of Digital Banking Units (DBUs)', for the purpose of disclosure under Accounting Standard 17 - 'Segment reporting', 'Digital Banking' has been identified as a sub-segment under Retail Banking by Reserve Bank of India (RBI). During previous year, the bank has commenced 3 DBUs. The 'Digital Banking' segment information disclosed pertains to the said DBUs.

Basu

Paramita Basu
Asst. General Manager

K Anbumani

K Anbumani
Asst. General Manager

Sunil Jain

Sunil Jain
General Manager - CFO

Brajesh Kumar Singh

Brajesh Kumar Singh
Executive Director

Shiv Bajrang Singh

Shiv Bajrang Singh
Executive Director

Ashutosh Choudhury

Ashutosh Choudhury
Executive Director

Mahesh Kumar Bajaj

Mahesh Kumar Bajaj
Executive Director

S L Jain

S L Jain
Managing Director & CEO

Place : Chennai
Date : 29.07.2024

